

MEDICARE TERMS

Word or Term	Effective Date	Definition	
Medicare Part A	current	Benefits for coverage of in-patient hospital and skilled nursing facility.	
Medicare Part B	current	Benefits for coverage of out-patient, physician, lab, x-ray, etc.	
Medicare Part C (Medicare Advantage, abbreviation: MA, previously called Medicare + Choice)	current	Plans combine Medicare and Medicare supplement insurance benefits into one plan; generally have low monthly premiums, different out-of-pocket expense, deductibles and coinsurance than traditional Medicare and Medicare supplements.(Note: The term "MA" has previously been used interchangeably to describe Title 19. Other terms used to describe Title 19 include Medicaid and Medical Assistance)	
Medicare Approved Drug Discount Low Income Assistance under Medicare Approved Drug Discount	current	Temporary, voluntary discounts from 10% - 15% for remainder of 2004 and 2005. Persons that qualify for SeniorCare Level 1 or Level 2A receive better benefits than this discount. Persons in SeniorCare Level 2B or 3 may need to evaluate which benefit would best meet their needs. \$600 credit for people that meet eligibility requirements. People that qualify for the \$600 credit can receive better benefits under Wisconsin's SeniorCare Drug Program. Call Center on Aging 723-6113 or 1-800-514-0066 for information about SeniorCare.	
Medicare D	Starts January 1, 2006	Drug coverage under the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA). Enrollment starts 11/15/05 for benefits 1/1/06.Enrollment is voluntary , but penalty may apply for later enrollment.	
		Beneficiary Cost - 2006	Medicare D Pays - 2006
		Premium of \$35 per month (\$420/yr)	
	Segment 1	Deductible of \$250 per person per year	
	Segment 2	\$500 of drug cost	\$1500 of drug cost
	Segment 3	\$2,850 of drug cost	\$ -0-
	Segment 4	5% of drug cost	95% of drug cost
	Low Income Assistance	Must meet income and asset requirements: No premium, no deductible, no Segment 3 gaps (Donut hole). Will pay co-pays of \$1 generic / \$3 brand name.	

B>Medicare Prescription Drug Improvement & Modernization Act of 2003: This Federal law includes the temporary drug discounts in 2004 and 2005 and drug coverage starting in 2006 as listed above plus Medicare + Choice plan changes, changes to drug coverage under Medicaid (Title 19, Medical Assistance), etc. Abbreviated MMA The abbreviation "MA" now used to describe Medicare Advantage (Medicare + Choice) plans was previously used to describe Title 19. Title 19 covers health care costs for people with limited income and assets. Title 19 is also called Medicaid or Medical Assistance.

